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10/083,169	02/26/2002	Petri Hyyppa	042933/299815	5147
826 ALSTON & BI	7590 02/04/200 RD LLP	EXAMINER		
BANK OF AM	ERICA PLAZA	IQBAL, KHAWAR		
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

	Application No.	Applicant(s)		
	10/083,169	HYYPPA ET AL.		
Office Action Summary	Examiner	Art Unit		
	KHAWAR IQBAL	2617		
The MAILING DATE of this communication appeariod for Reply	ppears on the cover sheet with the	correspondence address		
A SHORTENED STATUTORY PERIOD FOR REP WHICHEVER IS LONGER, FROM THE MAILING  - Extensions of time may be available under the provisions of 37 CFR 1 after SIX (6) MONTHS from the mailing date of this communication.  - If NO period for reply is specified above, the maximum statutory perio  - Failure to reply within the set or extended period for reply will, by statu. Any reply received by the Office later than three months after the mail earned patent term adjustment. See 37 CFR 1.704(b).	DATE OF THIS COMMUNICATIO 1.136(a). In no event, however, may a reply be to d will apply and will expire SIX (6) MONTHS fror ute, cause the application to become ABANDON	N. imely filed in the mailing date of this communication. ED (35 U.S.C. § 133).		
Status				
1) ☐ Responsive to communication(s) filed on 31  2a) ☐ This action is <b>FINAL</b> . 2b) ☐ Th  3) ☐ Since this application is in condition for allow closed in accordance with the practice under	is action is non-final. ance except for formal matters, pr			
Disposition of Claims				
4) ☐ Claim(s) 1,4,9-25,30,33,36,37 and 39 is/are 4a) Of the above claim(s) is/are withdr 5) ☐ Claim(s) is/are allowed. 6) ☐ Claim(s) 1,4,9-25,30,33,36,37 and 39 is/are 17) ☐ Claim(s) is/are objected to. 8) ☐ Claim(s) are subject to restriction and Application Papers	rawn from consideration.			
<u> </u>				
9) The specification is objected to by the Examir 10) The drawing(s) filed on is/are: a) according a deplicant may not request that any objection to the Replacement drawing sheet(s) including the correct of the second sheet and the second sheet are sheet as a deplication is objected to by the second sheet are sheet as a deplication in the second	ecepted or b) objected to by the e drawing(s) be held in abeyance. Section is required if the drawing(s) is old	ee 37 CFR 1.85(a). ojected to. See 37 CFR 1.121(d).		
Priority under 35 U.S.C. § 119				
<ul> <li>12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).</li> <li>a) All b) Some * c) None of:</li> <li>1. Certified copies of the priority documents have been received.</li> <li>2. Certified copies of the priority documents have been received in Application No</li> <li>3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).</li> <li>* See the attached detailed Office action for a list of the certified copies not received.</li> </ul>				
Attachment(s)  1) Notice of References Cited (PTO-892)  2) Notice of Draftsperson's Patent Drawing Review (PTO-948)  3) Information Disclosure Statement(s) (PTO/SB/08)  Paper No(s)/Mail Date	4)  Interview Summar Paper No(s)/Mail [ 5)  Notice of Informal 6)  Other:	Date		

#### **DETAILED ACTION**

# Claim Rejections - 35 USC § 112

Claims 1 and 23 recites the limitation "said automatically inserted transaction information" in page 2 and page 5. There is insufficient antecedent basis for this limitation in the claim.

## Claim Rejections - 35 USC § 103

- 1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
  - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 2. Claims 1, 4, 9-25, 30, 33, 36, 37 and 39 rejected under 35 U.S.C. 103(a) as being unpatentable over Breek et al (20040210449) in view of Pennell et al (20020013788).

Regarding claim 1 Breek et al teaches a method comprising (figs. 1-5): receiving at a user equipment of information entity including data fields (para. # 0066-0067, 0077);

automatically inserting information into at least one data field of the information entity based on information available at the user equipment (automatically filled by the card provider 3 or downloaded from a digital wallet into the payment fields, see fig. 7, transaction information are automatically filled into the web shopping page by the card provider's web server, para. # 0064-0067, 0077-0078,); and

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transmitting the information entity with said automatically inserted transaction information from the user equipment over a wireless interface (para. # 0040, 0042).

Breek et al does not teach verifying internally at said user equipment on the basis of an identification code that associates with the user equipment.

In an analogous art, Pennell teaches verifying internally at said user equipment on the basis of an identification code that associates with the user equipment (para. # 0022-0023 and 0027, web page form 100 filled in automatically in a user device 301). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the device of Breek et al by specifically adding feature verifying internally at said user equipment automating entry of information into forms displayed on a screen and improve security of the system as taught by Pennell.

Regarding claim 4 Breek et al teaches wherein the authorization is based on one of the following means: personal identity number (PIN); Subscriber Identity Module (SIM); Number Assignment Module (NAM); Wireless Application Protocol (WAP) Identity Module (WIM); a unique product code of the user equipment; an international mobile subscriber identity (IMSI) code (para. # 0066-0067, see claim 1 and also see Rao abstract).

Regarding claim 9 Breek et al teaches wherein at least part of the transaction information to be inserted in the information entity is obtained from a storage unit provided at the user equipment (automatically filled by the card provider 3 or downloaded from a digital wallet) (para. # 0066-0067, 0077-0078).

Regarding claim 10 Breek et al teaches wherein at least part of the transaction information to be inserted in the information entity is obtained from another information entity available for the user equipment (automatically filled by the card provider 3 or downloaded from a digital wallet) (para. # 0066-0067, 0077-0078).

Regarding claim 11 Breek et al teaches wherein the user gives a confirmation before said step of inserting information in the information entity (exemplary online log in screen 130, where the cardholder 1 is prompted for authenticating information such as a username 132 and password 134) (para. # 0066-0067, 0077-0078).

Regarding claim 12 Breek et al teaches wherein the information is inserted by transaction processing unit of the user equipment (para. # 0066-0067, 0077-0078).

Regarding claim 13 Breek et al teaches wherein the user equipment inserts information in a data field of the information entity in a predefined manner (para. # 0066-0067, 0077-0078).

Regarding claim 14 Breek et al teaches wherein the information entity is filled in accordance with predefined instructions (para. # 0066-0067, 0077-0078).

Regarding claim 15 Breek et al teaches wherein the instructions define the information that is to be inserted in the information entity in response to an event (para. # 0066-0067, 0077-0078).

Regarding claim 16 Breek et al teaches wherein said information entity is transported as a standardized data entity (para. # 0066-0067, 0077-0078).

Regarding claims 17-19 Breek et al data entity is based on the Electronic Commerce Modeling Language (para. # 0066-0067, 0077-0078).

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Regarding claim 20 Breek et al teaches wherein the user equipment communicates transaction information via an interface that is based on at least one of the following: short message service (SMS); wireless application protocol (WAP); internet protocol (IP); a short range radio link; a proximity card type interface; an infrared link (para. # 0066-0067, 0077-0078).

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Regarding claim 21 Breek et al teaches wherein the user equipment receives the information entity via a first type of interface and returns the information entity via a second type of interface (para. # 0066-0067, 0077-0078).

Regarding claim 22 Breek et al teaches wherein the user equipment communicates with a base station (inherent) of a cellular communication network (para. # 0040, 0042, 0067).

Regarding claim 23 Breek et al a user equipment comprising (figs. 1-5): a receiving unit configured to receive an information entity including data fields (para. # 0066-0067, 0077-0078);

a processing unit configured to automatically insert information available for the processing unit in at least of said one data field of said information entity (para. # 0066-0067, 0077-0078); and

a transmitter for transmitting the information entity from the user equipment to a cooperative device over a wireless interface (para. # 0040, 0042). Breek et al does not teach verifying internally at said user equipment on the basis of an identification code that associates with the user equipment. In an analogous art, Pennell teaches verifying internally at said user equipment on the basis of an identification code that associates with the user equipment (para. # 0022-0023 and 0027, web page form 100 filled in automatically in a user device 301). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the device of Breek et al by specifically adding feature verifying internally at said user equipment automating entry of information into forms displayed on a screen and improve security of the system as taught by Pennell.

Regarding claim 24 Breek et al teaches comprising storage unit configured to store the transaction information, wherein the processing unit is adapted to fetch information from said storage means and to insert said information from the storage means into the information entity (para. # 0066-0067, 0077-0078).

Regarding claim 25 Breek et al teaches wherein the processing unit is adapted to obtain information from at least one other information entity and to insert said information from the at least one other information entity into said information entity that is the subject of the information insertion procedure (para. # 0066-0067, 0077-0078).

Regarding claims 30-33 Breek et al teaches wherein the information entity is a form; form is selected from the group consisting of a billing details form and shipping detail form (para. # 0040, 0042, 0066-0067, 0077-0078).

Regarding claims 36-37 and 39 Breek et al teaches wherein the transaction information comprises at least one of: name; address; credit card number; telephone number; or passport number (para. # 0040, 0042, 0066-0067, 0077-0078, see claim 1).

Claims 1, 4, 9-25, 30, 33, 36, 37 and 39 are rejected under 35 U.S.C. 103(a) as being unpatentable over Laage et al (20020138445) and further in view of Pennell et al (20020013788).

Regarding claim 1 Laage et al teaches a method comprising (figs. 1-5): receiving at a user equipment of information entity including data fields (para. # 0074, 0084);

automatically inserting information into at least one data field of the information entity based on information available at the user equipment ("Name of payment account owner", the "Payment Account Number", the "mm/dd/ccyy", and the "hh:mm:ss" will be automatically generated by the wallet application and cannot be changed by the customer {see para. 0088}) transaction information in at least one data field of the information entity based on information available at the user equipment (para. # 0084,0086-0093,0103-0104.0114); and

transmitting the information entity with said automatically inserted transaction information from the user equipment over a interface (para. # 0084, 0086-0093).

Laage et al does not state indetail verifying internally at said user equipment on the basis of an identification code that associates with the user equipment.

In an analogous art, Pennell teaches verifying internally at said user equipment on the basis of an identification code that associates with the user equipment (para. # 0022-0023 and 0027, web page form 100 filled in automatically in a user device 301). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the device of Laage et al by specifically adding feature

verifying internally at said user equipment automating entry of information into forms displayed on a screen and improve security of the system as taught by Pennell.

Regarding claim 4 Laage et al teaches wherein the authorization is based on one of the following means: personal identity number (PIN); Subscriber Identity Module (SIM); Number Assignment Module (NAM); Wireless Application Protocol (WAP) Identity Module (WIM); a unique product code of the user equipment; an international mobile subscriber identity (IMSI) code (para. # 0084,0086-0093,0103-0104.0114, see claim 1).

Regarding claim 9 Laage et al teaches wherein at least part of the transaction information to be inserted in the information entity is obtained from a storage unit provided at the user equipment (para. # 0084, 0086-0093, 0103-0104.0114).

Regarding claim 10 Laage et al teaches wherein at least part of the transaction information to be inserted in the information entity is obtained from another information entity available for the user equipment (para. # 0084, 0086-0093, 0103-0104.0114).

Regarding claim 11 Laage et al teaches wherein the user gives a confirmation before said step of inserting information in the information entity (para. # 0084, 0086-0093, 0103-0104.0114).

Regarding claim 12 Laage et al teaches wherein the information is inserted by transaction processing unit of the user equipment (para. # 0084, 0086-0093, 0103-0104.0114).

Regarding claim 13 Laage et al teaches wherein the user equipment inserts information in a data field of the information entity in a predefined manner (para. # 0084, 0086-0093, 0103-0104.0114).

Regarding claim 14 Laage et al teaches wherein the information entity is filled in accordance with predefined instructions (para. # 0084, 0086-0093, 0103-0104.0114).

Regarding claim 15 Laage et al teaches wherein the instructions define the information that is to be inserted in the information entity in response to an event (para. # 0084, 0086-0093, 0103-0104.0114).

Regarding claim 16 Laage et al teaches wherein said information entity is transported as a standardized data entity (para. # 0084, 0086-0093, 0103-0104.0114).

Regarding claims 17-19 Laage et al data entity is based on the Electronic Commerce Modeling Language (para. # 0084, 0086-0093, 0103-0104.0114).

Regarding claim 20 Laage et al teaches wherein the user equipment communicates transaction information via an interface that is based on at least one of the following: short message service (SMS); wireless application protocol (WAP); internet protocol (IP); a short range radio link; a proximity card type interface; an infrared link (para. # 0084, 0086-0093, 0103-0104.0114).

Regarding claim 21 Laage et al teaches wherein the user equipment receives the information entity via a first type of interface and returns the information entity via a second type of interface (para. # 0084, 0086-0093, 0103-0104.0114).

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Regarding claim 22 Laage et al teaches wherein the user equipment communicates with a base station (inherent) of a cellular communication network (para. # 0084, 0086-0093, 0103-0104.0114).

Regarding claim 23 Laage et al a user equipment comprising (figs. 1-5):

a processing unit configured to automatically insert without user interaction transaction information available for the processing unit in at least one data field of an information entity that associates with an electronic transaction (para. # 0084, 0086-0093, 0103-0104.0114); and

a transmitter for transmitting the information entity from the user equipment to a cooperative device over a interface (para. # 0078, 0084, 0086-0093, 0103-0104.0114); wherein said processing unit is configured to automatically insert without user interaction the transaction information in response to one of recognition of incoming data as an information entity including data fields or determining that an incoming information entity has been sent by a trusted party (para. # 0084, 0086-0093, 0103-0104.0114). Laage et al does not state indetail verifying internally at said user equipment on the basis of an identification code that associates with the user equipment.

In an analogous art, Pennell teaches verifying internally at said user equipment on the basis of an identification code that associates with the user equipment (para. # 0022-0023 and 0027, web page form 100 filled in automatically in a user device 301). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the device of Laage et al by specifically adding feature

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verifying internally at said user equipment automating entry of information into forms displayed on a screen and improve security of the system as taught by Pennell.

Regarding claim 24 Laage et al teaches comprising storage unit configured to store the transaction information, wherein the processing unit is adapted to fetch information from said storage means and to insert said information from the storage means into the information entity (para. # 0084, 0086-0093, 0103-0104.0114).

Regarding claim 25 Laage et al teaches wherein the processing unit is adapted to obtain information from at least one other information entity and to insert said information from the at least one other information entity into said information entity that is the subject of the information insertion procedure (para. # 0084, 0086-0093, 0103-0104.0114).

Regarding claims 30-33 Laage et al teaches wherein the information entity is a form; form is selected from the group consisting of a billing details form and shipping detail form (para. # 0084, 0086-0093, 0103-0104.0114).

Regarding claims 36-37 and 39 Laage et al teaches wherein the transaction information comprises at least one of: name; address; credit card number; telephone number; or passport number (para. # 0084, 0086-0093, 0103-0104.0114).

## Response to Arguments

3. Applicant's arguments with respect to claims 1, 4, 9-25, 30, 33, 36, 37 and 39 have been considered but are moot in view of the new ground(s) of rejection.

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#### Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KHAWAR IQBAL whose telephone number is (571)272-7909. The examiner can normally be reached on 9 am to 6.30 pm Monday to Thursday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, GEORGE ENG can be reached on 571-272-7495. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/George Eng/ /K. I./

Supervisory Patent Examiner, Art Unit 2617 Examiner, Art Unit 2617